

## Consolidated balance sheet of the Cooperative Financial Network

Equity and liabilities	Dec. 31, 2019		Dec. 31, 2018		Change	
	euro million	% TA	euro million	% TA	euro million	%
Deposits from banks	119.955	8,7%	119.300	9,2%	655	0,5%
Deposits from customers	880.398	63,6%	842.420	65,1%	37.978	4,5%
Debt certificates issued including bonds	79.610	5,8%	56.111	4,3%	23.499	41,9%
Financial liabilities held for trading	49.202	3,6%	42.451	3,3%	6.751	15,9%
Provisions	13.304	1,0%	12.365	1,0%	939	7,6%
Insurance liabilities	104.346	7,5%	93.252	7,2%	11.094	11,9%
Other liabilities	17.569	1,3%	16.834	1,3%	735	4,4%
Subordinated capital	3.691	0,3%	2.740	0,2%	951	34,7%
Equity	116.013	8,4%	107.704	8,3%	8.309	7,7%
<b>Total equity and liabilities</b>	<b>1.384.088</b>	<b>100,0%</b>	<b>1.293.177</b>	<b>100,0%</b>	<b>90.911</b>	<b>7,0%</b>